

A M E N D M E N T S T O T H E C L A I M S

1. (CURRENTLY AMENDED) A method comprising:
- receiving from a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;
- determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an ~~adjustment value~~ upsell price;
- performing, by the central controller, a comparison to establish whether a ~~financial credit account of the customer may be adjusted an amount based at least in part on the adjustment value~~ charged the upsell price;
- transmitting a product identifier for specifying the upsell;
- receiving a selection signal indicating that the upsell is accepted;
- and
- ~~adjusting a balance of the financial account in dependence on the adjustment value.~~
- charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

2-62. (CANCELED)

63. (PREVIOUSLY PRESENTED) The method of claim 1, in which transmitting the product identifier for specifying the upsell comprises:
- transmitting, by the central controller, the product identifier for specifying the upsell.

64. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a service agreement.

65. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a subscription.

66. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a discount.

67. (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises a supplementary product.

68. (CURRENTLY AMENDED) The method of claim 1, further comprising:
determining a merchant financial account in dependence on the upsell; and
adjusting a balance of the merchant financial account in dependence on the
~~adjustment value~~ upsell price.

69. (PREVIOUSLY PRESENTED) The method of claim 1, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.

70. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:

determining, from the customer account identifier, at least one previous purchase; and in which the step of determining an upsell comprises:

determining an upsell to offer based on the at least one previous purchase.

71. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:

determining, from the customer account identifier, at least one previously-offered upsell; and in which the step of determining an upsell comprises:

determining an upsell to offer based on the at least one previously-offered upsell.

72. (CURRENTLY AMENDED) The method of claim 1, in which the at least one purchase parameter comprises a ~~financial~~ credit account identifier for specifying the ~~financial~~ credit account.

73 74. (CANCELED)

75. (CURRENTLY AMENDED) A computer readable memory storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving from a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;

determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an ~~adjustment value~~ upsell price;

performing, by the central controller, a comparison to establish whether a ~~financial credit~~ account of the customer may be ~~adjusted an amount based at least in part on the adjustment value~~ charged the upsell price;

transmitting a product identifier for specifying the upsell;

receiving a selection signal indicating that the upsell is accepted;
and
~~adjusting a balance of the financial account in dependence on the adjustment value.~~
charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

76. (PREVIOUSLY PRESENTED) An apparatus comprising:

a processor; and
a storage device in communication with the processor, the storage device storing instructions configured to direct the processor to perform steps of:
receiving from a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;
determining an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an ~~adjustment value~~ upsell price;
performing a comparison to establish whether a ~~financial~~ credit account of the customer may be ~~adjusted an amount based at least in part on the adjustment value~~ charged the upsell price;
transmitting a product identifier for specifying the upsell;
receiving a selection signal indicating that the upsell is accepted;
and
~~adjusting a balance of the financial account in dependence on the adjustment value.~~
charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.